

PATRON HER MAJESTY THE QUEEN

This is to certify that

Andrew Foster

has been awarded the

Certificate in Life and Pensions

by The Chartered Insurance Institute

Sian Fisher

CHIEF EXECUTIVE OFFICER

Mellor

Dr Nicola Mellor RESPONSIBLE OFFICER

Date awarded: 19th December 2011 Authentication: AA9A-94AQ-F275 Authenticate this certificate at www.ciigroup.org/en/authenticate

